

Service Charge Schedule

Miscellaneous Charges

ATM Transactions Service Charge	Unlimited free transactions
ATM Foreign Transactions	Surcharges may apply
ATM/Debit Card Replacement	\$10.00 per card
Amortization Schedule	\$ 5.00
Auburn On-Line	Free
- Bill Payer Feature	Free
Bank/Treasurer Check	\$ 3.00 per Check
Bank Check Reissue	\$25.00 per Check
Certified Checks	\$10.00 per check
Check Reorder Charge	Fees Depend on Check Style
Collection Item Fee	\$20.00
Copy of Check	\$ 3.00
Copy of Statement	\$ 2.00
Inactive Charge per Month	
- After 12 months of no activity	\$ 2.00 Checking Accounts
- After 24 months of no activity	\$ 1.00 Savings Accounts
Early Close-out (Within 90 days of opening)	\$10.00 per Account Closed
Incomplete Club (withdrawal prior to maturity)	\$10.00 per withdrawal
Insufficient Funds Charge	\$25.00 per processing item
Insufficient Account Balance for Automatic Loan Payment	\$25.00 per item
Interim Account Statement	\$ 2.00 per
IRS Levy Charge	\$25.00
Legal Processing Fee	\$25.00
Money Order	\$ 1.00 per check
Mtg. Payment Returned	\$25.00 per item
Night Deposit Bag (non refundable)	\$15.00 per bag
Notary Public (Non-customer)	\$ 5.00 per document
OD Protection Tran Fee	
- Personal Accounts	\$ 3.00 per item
- Business/Commercial Accounts	\$ 5.00 per item
On-Us Check Cashing for Non Customers	\$10.00 per item, or 1% of check amount, whichever is higher
Research Fee	\$25.00 per hour
Returned Deposited Item Fee	\$ 5.00 per item
Statement Reconciliation-per Month	\$20.00
Stop Payment Fee	\$25.00 per item
Stop Payment on Money Orders	\$25.00 per item
Telephone Banking	Unlimited free transactions
Telephone Transfers	\$ 5.00 per transfer
Traveler's Checks	\$ 1.00 per \$100 purchased
Traveler's Checks for 2	\$ 1.75 per \$100 purchased
Safe Deposit Boxes	Annual box fee according to size
- Key replacement	\$10.00 per key
- Box drill (plus cost of drilling)	\$25.00 per box
Unavailable Funds Fee	\$10.00 per item
Wire Transfers	
- Outgoing	\$20.00 per wire
- Incoming	\$ 5.00 per wire
- Foreign	\$45.00 per wire

Service Charges

Christmas Club	No fixed charges
Regular Checking	No fixed charges
Performance N.O.W.	No fixed charges
Passbook or Statement Savings	
If the <u>daily balance</u> falls below \$25 any day during the month.	\$ 1.00
Health Savings Account	
To open an account	\$ 5.00
If the <u>daily balance</u> falls below \$25 any day during the month.	\$ 1.00
Money Market & Maestro Money Market	
If the <u>daily balance</u> falls below \$2,500 any day during the statement period.	\$ 6.00
Checks Cleared (after 3)	\$ 5.00 per check
Non-Profit Performance	No fixed charges
Business Advantage	No fixed charges
Limited to 200 items (items deposited or checks cleared) per cycle	
This account does not pay interest but offers unlimited FDIC coverage.	
Accounts exceeding the "200 items" limit 3 times during the year will be changed to Commercial Checking.	
Business Interest Advantage	No fixed charges
Limited to 200 items (items deposited or checks cleared) per cycle.	
Items exceeding this limit will trigger charges according to the item fee structure of Commercial Checking.	
Instead of offering an Earnings Credit and unlimited FDIC coverage, this account pays interest and offers traditional FDIC coverage.	
Accounts exceeding the "200 items" limit 3 times during the year will be changed to Commercial Interest Checking.	
Commercial Checking	
Per month	\$6.00
Per Check	.15
Per Deposit	.10
Per Item Deposited	.10
Per ACH Origination	.10
Per ACH Withdrawal	.10
An Earnings Credit will be applied to the current balance less the 10% Reserve Requirements to reduce or eliminate monthly fees. Charges above earnings will be assessed.	
This account does not pay interest but offers unlimited FDIC coverage.	
Commercial Interest Checking	
The same per month and item fees as above. However, instead of offering an Earnings Credit and unlimited FDIC coverage, this account pays interest and offers traditional FDIC coverage.	
Business Money Fund	
If the <u>daily balance</u> falls below \$2,500 any day during the statement period.	\$ 6.00
Checks Cleared (after 3)	\$ 5.00 per check

Call us or visit auburnsavings.com for current rates.

If you have a dispute with us regarding your deposit account, you may contact us to attempt to resolve the problem directly. If we fail to resolve the problem, you may communicate the problem and the resolution you are seeking to: **Bureau of Financial Institutions** 36 State House Station Augusta, Maine 04333-0036
To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following Internet address:

http://www.state.me.us/pfr/bkg/bkg_consumer.htm.

Because Auburn Savings is a federally-chartered financial institution, the Bureau of Financial Institutions will refer you to the appropriate federal supervisory agency and inform you to whom you have been referred.